



Bank Holding Company Performance Report December 31, 2020—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name [FIFTH THIRD BANCORP](#)

City/State [CINCINNATI, OH](#)

Bank Holding Company Information

Federal Reserve District: [4](#)

Consolidated Assets (\$000): [204,679,933](#)

Peer Group Number: [1](#) Number in Peer Group: [128](#)

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[FIFTH THIRD BANCORP](#)
[38 FOUNTAIN SQUARE PLAZA](#)
[CINCINNATI, OH 45263](#)

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Summary Ratios

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
Average assets (\$000)	191,804,570			163,124,752			142,928,095			140,314,033					
Net income (\$000)	1,426,848			2,511,689			2,192,730			2,194,309					
Number of BHCs in peer group	128			125			118			108					
	BHC	Peer #	Pct	BHC	Peer #	Pct									
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.53	2.77	28	2.99	3.01	43	2.94	3.08	35	2.76	2.92	30			
+ Non-interest income	1.41	1.21	65	2.10	1.32	82	1.94	1.31	79	2.27	1.35	87			
- Overhead expense	2.46	2.57	54	2.85	2.69	65	2.75	2.71	57	2.84	2.72	56			
- Provision for credit losses	0.56	0.51	59	0.29	0.15	83	0.17	0.14	68	0.19	0.16	65			
+ Securities gains (losses)	0.02	0.02	64	0.01	0.01	61	-0.01	0	22	0	0.01	16			
+ Other tax equivalent adjustments	0	0	17	0	0	72	0	0	76	0	0	18			
= Pretax net operating income (tax equivalent)	0.94	1.04	39	1.97	1.56	82	1.95	1.57	82	1.99	1.43	89			
Net operating income	0.74	0.81	38	1.54	1.19	87	1.53	1.24	80	1.56	0.89	92			
Net income	0.74	0.82	37	1.54	1.19	87	1.53	1.24	80	1.56	0.90	92			
Net income (Subchapter S adjusted)				1.18			1.17			1.42		0.99			
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.23	3.55	27	4.33	4.41	46	4.05	4.24	37	3.60	3.80	35			
Interest expense	0.45	0.52	48	1	1.08	43	0.80	0.86	52	0.54	0.60	57			
Net interest income (tax equivalent)	2.78	3.01	31	3.33	3.33	44	3.25	3.38	37	3.06	3.19	36			
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.41	0.27	76	0.34	0.21	77	0.35	0.22	82	0.32	0.24	78			
Earnings coverage of net loan and lease losses (X)	6.11	22.91	28	9.95	24.40	40	9.13	21.75	32	10.18	19.67	45			
Allowance for loan and lease losses / Total loans and leases not held-for-sale	2.25	1.58	84	1.10	0.83	80	1.16	0.90	80	1.30	0.98	81			
Allowance for loan and lease losses / Total loans and leases	2.16	1.55	82	1.08	0.81	80	1.15	0.89	81	1.29	0.96	82			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.76	0.71	60	0.61	0.57	60	0.42	0.61	32	0.53	0.72	34			
30-89 days past due loans and leases / Total loans and leases	0.40	0.39	63	0.41	0.43	56	0.40	0.44	52	0.41	0.47	51			
Liquidity and Funding															
Net noncore funding dependence	-14.38	3.20	7	8.77	14.45	33	9.84	16.62	29	11.06	17.03	34			
Net short-term noncore funding dependence	-20.64	-4.76	13	1.67	3.38	35	2.49	4.66	28	1.97	4.83	31			
Net loans and leases / Total assets	54.27	61.58	22	64.80	63.77	38	64.87	63.98	36	64.18	62.73	39			
Capitalization															
Tier 1 leverage ratio	8.49	9.13	34	9.54	9.76	50	9.72	9.71	50	10.01	9.53	69			
Holding company equity capital / Total assets	11.29	11.16	53	12.52	12.43	52	11.12	12.22	36	11.51	11.94	50			
Total equity capital (including minority interest) / Total assets	11.29	11.29	50	12.52	12.57	50	11.12	12.27	35	11.52	12.01	48			
Common equity tier 1 capital / Total risk-weighted assets	10.34	12.38	20	9.75	12.17	15	10.24	12.12	22	10.61	12.19	29			
Net loans and leases / Equity capital (X)	4.81	5.58	35	5.18	5.21	53	5.83	5.29	61	5.58	5.27	57			
Cash dividends / Net income	61.96	42.30	78	31.20	33.12	49	26.20	27.31	38	23.32	31.29	32			
Cash dividends / Net income (Subchapter S adjusted)				-0.65			-12.02			17.36		47.52			
Growth Rates															
Assets	20.85	16.68	66	15.95	9.26	79	2.73	7	35	0.01	8.28	13			
Equity capital	9	6.99	66	30.48	10.49	86	-0.71	7.89	20	0.99	10.18	20			
Net loans and leases	1.20	9.07	22	15.82	9.10	80	3.83	7.89	35	-0.36	9.38	15			
Noncore funding	-2.20	-12.18	63	5.14	6.59	53	-15.29	10.67	11	18.01	5.59	75			
Parent Company Ratios															
Short-term debt / Equity capital	3.03	0.77	84	6.88	1.02	88	4.63	1.14	84	1.93	1.07	81			
Long-term debt / Equity capital	32.50	13.56	83	30.24	13.04	78	31.85	13.37	80	32.67	12.69	83			
Equity investment in subsidiaries / Equity capital	109.44	102.81	85	112.53	103.22	88	110.77	103.10	83	108.49	102.10	79			
Cash from ops + noncash items + op expense / Op expense + dividends	119.88	147.24	44	207.12	190.27	62	236.46	174.91	78	340.23	148.20	94			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	4,360,795	4,984,567	4,018,830	3,446,523		-12.51	40.45
Income from lease financing receivables.....	125,156	132,612	110,850	80,712		-5.62	19.99
Fully taxable income on loans and leases.....	4,442,234	5,052,913	4,071,224	3,482,046		-12.09	40.18
Tax-exempt income on loans and leases.....	43,717	64,266	58,456	45,189		-31.97	8.53
Estimated tax benefit on income on loans and leases.....	11,323	16,847	15,537	24,603		-32.79	-43.05
Income on loans and leases (tax equivalent).....	4,497,274	5,134,026	4,145,217	3,551,838		-12.40	39.28
Investment interest income (tax equivalent).....	1,100,391	1,124,985	1,039,084	961,157		-2.19	31.69
Interest on balances due from depository institutions.....	28,545	40,513	24,390	14,320		-29.54	244.41
Interest income on other earning assets.....	19,798	37,550	42,228	35,900		-47.28	-41.62
Total interest income (tax equivalent).....	5,646,008	6,337,074	5,250,919	4,563,215		-10.91	37.48
Interest on time deposits of \$250K or more	8,862	12,451	9,504	17,972		-28.82	
Interest on time deposits < \$250K.....	87,763	182,238	90,507	63,866		-51.84	
Interest on foreign office deposits	940	7,309	10,460	3,921		-87.14	-65.19
Interest on other deposits	224,454	690,326	427,653	190,842		-67.49	122.08
Interest on other borrowings and trading liabilities.....	345,813	433,243	376,226	289,478		-20.18	57.93
Interest on subordinated debt and mandatory convertible securities	122,161	131,159	128,152	124,617		-6.86	35.20
Total interest expense.....	789,993	1,456,726	1,042,502	690,696		-45.77	59.59
Net interest income (tax equivalent).....	4,856,015	4,880,348	4,208,417	3,872,519		-0.50	34.45
Non-interest income.....	2,695,232	3,431,835	2,778,159	3,179,017		-21.46	-8.06
Adjusted operating income (tax equivalent)	7,551,247	8,312,183	6,986,576	7,051,536		-9.15	15.40
Overhead expense.....	4,712,374	4,847,128	3,924,855	3,988,674		1.40	24.89
Provision for credit losses.....	1,078,154	467,611	236,801	260,515			172.50
Securities gains (losses)	45,550	9,414	-10,263	-5,315			383.85
Other tax equivalent adjustments	-1	1	1	-2			
Pretax net operating income (tax equivalent).....	1,809,035	3,219,528	2,781,464	2,797,030		-43.81	-24.18
Applicable income taxes	369,580	690,593	572,547	576,714		-46.48	-43.85
Tax equivalent adjustments	12,566	17,202	16,004	25,865		-26.95	-39.63
Applicable income taxes (tax equivalent).....	382,146	707,795	588,551	602,579		-46.01	-43.72
Minority interest	41	44	183	142		-6.82	
Net income before discontinued operations, net of minority interest	1,426,848	2,511,689	2,192,730	2,194,309		-43.19	-16.68
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	1,426,848	2,511,689	2,192,730	2,194,309		-43.19	-16.68
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	1,426,889	2,511,733	2,192,913	2,194,451		-43.19	-16.41
Investment securities income (tax equivalent).....	1,100,391	1,124,985	1,039,084	961,157		-2.19	31.69
US Treasury and agency securities (excluding mortgage-backed securities)	1,588	3,917	3,332	4,588		-59.46	-96.92
Mortgage-backed securities	1,019,345	1,032,646	953,588	883,552		-1.29	36.95
All other securities	79,458	88,422	82,164	73,017		-10.14	100.51
Cash dividends declared.....	884,032	783,712	574,452	511,701		12.80	79.65
Common	780,160	690,846	499,340	436,589		12.93	87.10
Preferred.....	103,872	92,866	75,112	75,112		11.85	38.29

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

Percent of Average Assets

Interest income (tax equivalent).....
 Less: Interest expense.....
 Equals: Net interest income (tax equivalent).....
 Plus: Non-interest income.....
 Equals: adjusted operating income (tax equivalent).....
 Less: Overhead expense.....
 Less: Provision for credit losses.....
 Plus: Realized gains (losses) on held-to-maturity securities.....
 Plus: Realized gains (losses) on available-for-sale securities.....
 Plus: other tax equivalent adjustments.....
 Equals: Pretax net operating income (tax equivalent).....

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Interest income (tax equivalent).....	2.94	3.27	23	3.88	4	40	3.67	3.87	31	3.25	3.47	32			
Less: Interest expense.....	0.41	0.48	47	0.89	0.98	42	0.73	0.79	52	0.49	0.55	53			
Equals: Net interest income (tax equivalent).....	2.53	2.77	28	2.99	3.01	43	2.94	3.08	35	2.76	2.92	30			
Plus: Non-interest income.....	1.41	1.21	65	2.10	1.32	82	1.94	1.31	79	2.27	1.35	87			
Equals: adjusted operating income (tax equivalent).....	3.94	4.04	47	5.10	4.41	80	4.89	4.46	74	5.03	4.33	83			
Less: Overhead expense.....	2.46	2.57	54	2.85	2.69	65	2.75	2.71	57	2.84	2.72	56			
Less: Provision for credit losses.....	0.56	0.51	59	0.29	0.15	83	0.17	0.14	68	0.19	0.16	65			
Plus: Realized gains (losses) on held-to-maturity securities.....	0	0	46	0	0	49	0	0	51	0	0	47			
Plus: Realized gains (losses) on available-for-sale securities.....	0.02	0.02	64	0.01	0.01	61	-0.01	0	21	0	0.01	16			
Plus: other tax equivalent adjustments.....	0	0	17	0	0	72	0	0	76	0	0	18			
Equals: Pretax net operating income (tax equivalent).....	0.94	1.04	39	1.97	1.56	82	1.95	1.57	82	1.99	1.43	89			

Less: Applicable income taxes (tax equivalent).....
 Less: Minority interest.....
 Equals: Net operating income.....

0.20	0.23	41	0.43	0.36	72	0.41	0.33	73	0.43	0.55	29			
0	0	77	0	0	71	0	0	74	0	0	69			
0.74	0.81	38	1.54	1.19	87	1.53	1.24	80	1.56	0.89	92			

Plus: Net extraordinary items.....
 Equals: Net income

Memo: Net income (last four quarters)

Net income-BHC and noncontrolling (minority) interest

0	0	50	0	0	50	0	0	51	0	0	48			
0.74	0.82	37	1.54	1.19	87	1.53	1.24	80	1.56	0.90	92			
0.74	0.82	37	1.54	1.19	87	1.53	1.24	80	1.56	0.91	92			
0.74	0.83	37	1.54	1.20	87	1.53	1.25	80	1.56	0.91	92			

Margin Analysis

Average earning assets / Average assets

Average interest-bearing funds / Average assets.....

Interest income (tax equivalent) / Average earning assets

Interest expense / Average earning assets.....

Net interest income (tax equivalent) / Average earning assets

91.18	92.32	34	89.72	91.05	34	90.65	91.48	37	90.32	91.61	31			
61.52	64.06	41	64.21	65.57	42	62.53	65.56	35	61.24	65.75	34			
3.23	3.55	27	4.33	4.41	46	4.05	4.24	37	3.60	3.80	35			
0.45	0.52	48	1	1.08	43	0.80	0.86	52	0.54	0.60	57			
2.78	3.01	31	3.33	3.33	44	3.25	3.38	37	3.06	3.19	36			

Yield or Cost

Total loans and leases (tax equivalent).....
 Interest-bearing bank balances

Federal funds sold and reverse repos

Trading assets

Total earning assets

3.93	4.27	32	4.76	5.09	31	4.42	4.95	18	3.83	4.52	13			
0.14	0.27	13	1.45	2.04	19	1.30	1.64	25	0.57	1.05	5			
5.58	0.68	97	5.40	2.44	92	3.28	2.17	87	1.66	1.41	76			
0.46	0.60	65	1.24	0.99	62	1.26	1.11	57	1.29	1.11	56			
3.22	3.51	27	4.32	4.36	47	4.04	4.20	40	3.58	3.73	40			

Investment securities (tax equivalent).....
 US Treasury and agency securities (excluding mortgage-backed securities).....
 Mortgage-backed securities.....
 All other securities

3.15	2.25	93	3.29	2.76	86	3.22	2.68	83	3.12	2.47	86			
2.14	1.75	70	1.54	2.32	10	3.39	2.05	95	2.74	1.62	93			
3.19	2.05	99	3.22	2.61	95	3.19	2.50	95	3.12	2.23	96			
2.74	3.24	32	4.13	4.06	68	3.93	4.20	60	3.17	3.66	38			

Interest-bearing deposits.....
 Time deposits of \$250K or more

Time deposits < \$250K.....
 Other domestic deposits

Foreign deposits

0.32	0.53	27	1.03	1.10	46	0.74	0.81	49	0.41	0.49	44			
1.50	1.42	55	1.42	1.96	12	1.11	1.44	22						
1.32	1.36	47	2.08	1.82	64	1.59	1.29	69						
0.24	0.36	32	0.90	0.93	51	0.66	0.67	56						
0.37	0.42	57	1.54	1.19	66	1.32	0.97	78	0.45	0.51	43			

Federal funds purchased and repos.....
 Other borrowed funds and trading liabilities

All interest-bearing funds.....

0.40	0.62	38	1.94	1.86	53	1.71	1.51	56	0.59	0.94	35			
2.20	1.50	85	2.91	2.38	79	2.52	2.28	64	2.10	1.77	75			
0.67	0.74	49	1.39	1.49	47	1.17	1.19	58	0.80	0.82	60			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Non-interest Income and Expenses					
Total non-interest income	2,695,232	3,431,835	2,778,159	3,179,017	
Fiduciary activities income	337,011	315,208	269,370	247,010	
Service charges on deposit accounts - domestic	570,169	582,662	567,194	573,066	
Trading revenue.....	419,258	289,215	174,743	214,055	
Investment banking fees and commissions.....	318,393	245,760	231,897	212,381	
Insurance activities revenue.....	33,967	35,500	34,814	21,805	
Venture capital revenue.....	74,737	65,060	62,900	36,093	
Net servicing fees	-306,522	-110,353	129,940	83,595	
Net securitization income	0	0	0	31	
Net gains (losses) on sales of loans, OREO, other assets.....	21,831	128,001	49,419	7,962	
Other non-interest income.....	1,226,388	1,880,782	1,257,882	1,783,019	
Total overhead expenses	4,712,374	4,647,128	3,924,855	3,988,674	
Personnel expense.....	2,608,406	2,435,220	2,137,353	2,011,606	
Net occupancy expense.....	480,756	460,967	415,151	411,863	
Goodwill impairment losses	0	0	0	0	
Amortization expenses and impairment loss (other intangible assets).....	47,858	44,911	4,757	2,061	
Other operating expenses.....	1,575,354	1,706,030	1,367,594	1,563,144	
Fee income on mutual funds and annuities.....	60,205	57,533	56,571	62,050	
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	
Number of equivalent employees	19,872	19,869	17,437	18,125	
Average personnel expense per employee.....	131.26	122.56	122.58	110.99	
Average assets per employee.....	9,652	8,210.01	8,196.83	7,741.46	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Mutual fund fee income / Non-interest income	2.23	2.02	60	1.68	2.72	45	2.04	3.08	46	1.95	2.85	45			
Overhead expenses / Net Interest Income + non-interest income	62.51	62.28	55	56.02	61.29	30	56.31	60.88	25	56.77	63.61	22			
Percent of Average Assets															
Total overhead expense	2.46	2.57	54	2.85	2.69	65	2.75	2.71	57	2.84	2.72	56			
Personnel expense.....	1.36	1.30	58	1.49	1.41	58	1.50	1.44	54	1.43	1.42	55			
Net occupancy expense.....	0.25	0.26	48	0.28	0.28	56	0.29	0.28	56	0.29	0.29	55			
Other operating expenses.....	0.85	0.94	60	1.07	0.97	73	0.96	0.97	62	1.12	1	70			
Overhead less non-interest income	1.05	1.25	34	0.75	1.32	15	0.80	1.38	12	0.58	1.34	11			
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	62.41	61.82	58	55.91	60.64	33	56.18	60.37	28	56.56	62.73	23			
Personnel expense.....	34.54	32.36	62	29.30	32.39	30	30.59	32.51	35	28.53	32.93	25			
Net occupancy expense.....	6.37	6.58	46	5.55	6.52	30	5.94	6.48	34	5.84	6.70	33			
Other operating expenses.....	21.50	22.28	62	21.06	21.20	59	19.64	20.90	46	22.20	22.41	55			
Total non-interest income	35.69	28.83	68	41.29	29.23	77	39.76	28.50	78	45.08	31.08	80			
Fiduciary activities income	4.46	2.09	81	3.79	1.97	76	3.86	2.14	78	3.50	2.38	71			
Service charges on domestic deposit accounts	7.55	3.27	96	7.01	3.88	88	8.12	4.15	92	8.13	4.28	92			
Trading revenue.....	5.55	1.28	89	3.48	1.18	85	2.50	0.85	86	3.04	0.90	86			
Investment banking fees and commissions.....	4.22	2.46	80	2.96	3.54	68	3.32	3.42	74	3.01	3.62	73			
Insurance activities revenue.....	0.45	0.41	72	0.43	0.47	72	0.50	0.47	76	0.31	0.55	65			
Venture capital revenue.....	0.99	0.01	96	0.78	0.02	95	0.90	0.02	95	0.51	0.01	96			
Net servicing fees	-4.06	0.01	1	-1.33	0.28	4	1.86	0.65	85	1.19	0.60	76			
Net securitization income	0	0	45	0	0.01	44	0	0.01	44	0	0.01	87			
Net gain (loss) - sales of loans, OREO, and other assets	0.29	3.92	22	1.54	1.86	54	0.71	1.61	45	0.11	1.67	21			
Other non-interest income.....	16.24	9.65	83	22.63	10.04	89	18	9.86	88	25.29	10.77	92			
Overhead less non-interest income	26.71	31.93	31	14.62	31.06	14	16.41	31.46	12	11.48	31.19	9			
Applicable income taxes / Pretax net operating income (tax equivalent).....	20.43	18.63	57	21.45	20.56	56	20.58	19.04	60	20.62	32.99	19			
Applicable income tax + TE / Pretax net operating income + TE	21.12	21.18	41	21.98	23.23	39	21.16	21.56	38	21.54	37.95	15			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	1-Year	5-Year
Real estate loans	40,718,886	38,950,313	33,094,887	33,345,939			4.54	25.35
Commercial and industrial loans	45,052,552	45,717,123	38,231,863	36,089,591			-1.45	24.95
Loans to individuals	18,612,883	16,848,906	13,885,838	13,010,076			10.47	26.79
Loans to depository institutions and acceptances of other banks	37,593	11,560	0	0			225.20	-48.35
Agricultural loans	22,274	19,753	36,378	44,002			12.76	-73.67
Other loans and leases	9,078,530	9,409,796	10,616,277	9,972,609			-3.52	-10.16
Less: Unearned income	0	0	0	0				
Loans and leases, net of unearned income	113,522,718	110,957,451	95,865,243	92,462,217			2.31	21.43
Less: Allowance for loan and lease losses	2,452,886	1,201,640	1,102,979	1,195,797			104.13	92.77
Net loans and leases	111,069,832	109,755,811	94,762,264	91,266,420			1.20	20.45
Debt securities that reprice or mature in over 1 year	30,901,135	30,242,075	27,634,880	24,890,998			2.18	30.90
Mutual funds and equity securities	96,985	86,534	88,504	69,461			12.08	-1.56
Subtotal	142,067,952	140,084,420	122,485,648	116,226,879			1.42	22.56
Interest-bearing bank balances	33,398,587	1,950,058	1,824,695	2,751,291			1612.70	1095.40
Federal funds sold and reverse repos	0	0	0	2,150				
Debt securities that reprice or mature within 1 year	6,096,685	5,246,017	4,659,178	6,270,474			16.22	26.94
Trading assets	2,700,437	1,807,340	1,385,098	1,312,334			49.41	103.99
Total earning assets	184,263,661	149,087,835	130,354,619	126,563,128			23.59	47.60
Non-interest-bearing cash and due from depository institutions	3,151,048	3,287,779	2,688,643	2,520,194			-4.16	30.23
Premises, fixed assets, and leases	2,273,000	2,220,802	1,603,393	1,761,482			2.35	11.39
Other real estate owned	20,809	54,485	37,471	44,954			-61.81	-84.81
Investment in unconsolidated subsidiaries	1,603	14,143	42,265	220,971			-88.67	-99.56
Intangible and other assets	14,969,812	14,704,125	11,342,964	11,082,681			1.81	32.65
Total assets	204,679,933	169,369,169	146,069,355	142,193,410			20.85	45.08
Quarterly average assets	201,412,181	168,037,465	145,096,159	140,799,967			19.86	42.43
Average loans and leases (YTD)	114,416,436	107,749,666	93,862,860	92,728,631			6.19	22.60
Memoranda								
Loans held-for-sale	4,741,250	1,399,586	599,975	492,149			238.76	425.29
Loans not held-for-sale	108,781,468	109,557,865	95,265,268	91,970,068			-0.71	17.50
Real estate loans secured by 1–4 family	25,186,950	23,568,696	21,869,364	22,465,000			6.87	14.34
Commercial real estate loans	15,465,258	15,298,162	11,146,207	10,780,002			1.09	48.73
Construction and land development	5,222,440	4,809,068	4,502,886	4,639,839			8.60	42.42
Multifamily	1,046,260	1,112,947	548,908	418,367			-5.99	210.01
Nonfarm nonresidential	9,196,558	9,376,147	6,094,413	5,721,796			-1.92	43.83
Real estate loans secured by farmland	66,678	82,252	74,794	83,318			-18.93	15.69
Total investment securities	37,094,805	35,574,626	32,382,562	31,230,933			4.27	30.12
U.S. Treasury securities	77,525	75,311	97,106	97,750			2.94	-23.30
US agency securities (excluding mortgage-backed securities)	0	0	0	67			-100.00	
Municipal securities	26,533	32,829	17,810	66,008			-19.18	-77.96
Mortgage-backed securities	33,716,968	33,174,193	30,164,500	28,779,380			1.64	30.95
Asset-backed securities	3,174,785	2,203,759	2,012,840	2,196,364			44.06	154.81
Other debt securities	2,009	2,000	1,802	21,903			0.45	-98.16
Mutual funds and equity securities	96,985	86,534	88,504	69,461			12.08	-1.56
Available-for-sale securities	36,988,782	35,472,842	32,278,118	31,208,964			4.27	30.06
U.S. Treasury securities	77,525	75,311	97,106	97,750			2.94	-23.30
US agency securities (excluding mortgage-backed securities)	0	0	0	67			-100.00	
Municipal securities	17,495	17,579	1,870	44,039			-0.48	-66.52
Mortgage-backed securities	33,716,968	33,174,193	30,164,500	28,779,380			1.64	30.95
Asset-backed securities	3,174,785	2,203,759	2,012,840	2,196,364			44.06	154.81
Other debt securities	2,009	2,000	1,802	21,903			0.45	-98.16
Mutual funds and equity securities	0	0	0	69,461			-100.00	
Held-to-maturity securities appreciation (depreciation)	0	0	0	0				
Available-for-sale securities appreciation (depreciation)	2,530,510	1,061,956	-298,432	176,913			138.29	590.36
Structured notes, fair value	0	0	0	0				
Pledged securities	10,441,474	7,514,340	6,439,219	7,784,686			38.95	-5.08

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits	12,692,629	9,330,450	7,584,125	8,751,184		36.03	32.56
NOW, ATS and transaction accounts	4,996,422	3,692,787	4,306,327	2,760,711		35.30	-37.65
Time deposits less brokered deposits) < \$250K.....	-558,770	2,858,041	2,758,751	512,908			
MMDA and other savings accounts	136,478,713	105,186,047	90,151,525	85,420,810		29.75	73.71
Other non-interest-bearing deposits.....	0	0	0				
Core deposits	153,608,994	121,067,325	104,800,728	97,445,613		26.88	55.19
Time deposits of \$250K or more	257,761	743,694	638,650	1,319,496		-65.34	
Foreign deposits	143,135	220,537	240,351	484,420		-35.10	-82.24
Federal funds purchased and repos.....	979,213	728,719	2,226,694	719,302		34.37	-8.96
Secured federal funds purchased	0	0	0	0			
Commercial paper	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	3,682,521	3,002,056	3,390,067	5,372,439		22.67	-11.81
Other borrowings w/remaining maturity over 1 year	8,649,574	9,457,742	8,522,265	9,643,003		-8.55	-1.94
Brokered deposits < \$250K	5,349,907	5,337,356	3,519,498	4,345,318		0.24	
Noncore funding	19,062,111	19,490,104	18,537,525	21,883,978		-2.20	2.15
Trading liabilities	1,304,363	718,071	836,101	462,321		81.65	45.80
Subordinated notes and debentures + trust preferred securities.....	3,154,450	3,052,395	2,784,750	3,354,741		3.34	-8.02
Other liabilities	4,438,805	3,838,482	2,860,530	2,661,622		15.64	36.85
Total liabilities	181,568,723	148,166,377	129,819,634	125,808,275		22.54	45.01
Equity Capital							
Perpetual preferred stock (including surplus).....	2,116,137	1,769,603	1,331,122	1,331,122		19.58	58.97
Common stock	2,051,042	2,051,042	2,051,042	2,051,042		0.00	0.00
Common surplus.....	3,635,222	3,598,730	2,871,390	2,790,142		1.01	36.36
Retained earnings.....	18,383,883	18,315,160	16,578,417	15,122,166		0.38	48.76
Accumulated other comprehensive income	2,600,571	1,192,002	-111,908	72,561		118.17	1221.69
Other equity capital components	-5,675,799	-5,723,922	-6,470,542	-5,001,662			
Total holding company equity capital.....	23,111,056	21,202,615	16,249,521	16,365,371		9.00	45.91
Noncontrolling (minority) interest in subsidiaries	154	177	200	19,764		-12.99	-99.51
Total equity capital, including minority interest	23,111,210	21,202,792	16,249,721	16,385,135		9.00	45.62
Total liabilities and capital	204,679,933	169,369,169	146,069,355	142,193,410		20.85	45.08
Memoranda							
Non-interest-bearing deposits	57,989,900	36,275,002	32,479,936	35,707,456		59.86	58.30
Interest-bearing deposits	101,369,897	91,093,910	76,719,291	67,887,391		11.28	51.44
Total deposits	159,359,797	127,368,912	109,199,227	103,594,847		25.12	53.86
Long-term debt that reprices within 1 year	300,104	598,962	848,275	550,000		-49.90	-31.23
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	21,202,615	16,249,521	16,365,371	16,205,532			
Accounting restatements	-471,967	10,136	-162,822	0			
Net income	1,426,848	2,511,689	2,192,730	2,194,309			
Net sale of new perpetual preferred stock	346,550	438,480	0	0			
Net sale of new common stock	82,487	76,883	64,414	68,792			
Sale of treasury stock	0	0	0	0			
Less: Purchase of treasury stock	0	1,763,025	1,453,340	1,605,000			
Changes incident to business combinations	0	3,158,732	0	0			
Less: Dividends declared	884,032	783,712	574,452	511,701			
Change in other comprehensive income	1,408,569	1,303,911	-182,380	13,439			
Changes in debit to ESOP liability	0	0	0	0			
Other adjustments to equity capital	-14	0	0	0			
Holding company equity capital, ending balance	23,111,056	21,202,615	16,249,521	16,365,371			

Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Real estate loans	19.89	36.22	20	23	37.78	25	22.66	37.19	22	23.45	35.54	24			
Commercial and industrial loans	22.01	13.52	89	26.99	12.02	95	26.17	12.85	92	25.38	12.62	91			
Loans to individuals	9.09	3.40	86	9.95	4.20	81	9.51	4.31	81	9.15	4.47	79			
Loans to depository institutions and acceptances of other banks	0.02	0.03	82	0.01	0.04	69	0	0.05	28	0	0.06	25			
Agricultural loans.....	0.01	0.19	34	0.01	0.24	37	0.02	0.30	45	0.03	0.21	50			
Other loans and leases.....	4.44	4.63	58	5.56	5.01	58	7.27	5	68	7.01	5.10	66			
Net loans and leases.....	54.27	61.58	22	64.80	63.77	38	64.87	63.98	36	64.18	62.73	39			
Debt securities over 1 year.....	15.10	15.55	48	17.86	14.60	65	18.92	14.63	73	17.51	14.83	64			
Mutual funds and equity securities	0.05	0.05	62	0.05	0.06	64	0.06	0.06	63	0.05	0.06	54			
Subtotal	69.41	78.16	17	82.71	79.65	39	83.85	79.97	45	81.74	79.31	37			
Interest-bearing bank balances	16.32	7.51	90	1.15	3.06	30	1.25	3.04	35	1.93	3.46	43			
Federal funds sold and reverse repos.....	0	0.82	26	0	1.57	25	0	1.66	23	0	1.81	47			
Debt securities 1 year or less	2.98	1.68	81	3.10	1.91	78	3.19	1.96	77	4.41	1.86	84			
Trading assets	1.32	1.01	80	1.07	1.19	77	0.95	1.33	78	0.92	1.34	76			
Total earning assets.....	90.03	91.05	37	88.03	89.53	30	89.24	89.74	44	89.01	89.84	37			
Non-interest cash and due from depository institutions.....	1.54	1.07	89	1.94	1.14	94	1.84	1.21	84	1.77	1.22	83			
Other real estate owned.....	0.01	0.02	47	0.03	0.03	62	0.03	0.04	51	0.03	0.05	47			
All other assets.....	8.44	7.82	59	10.03	9.27	63	8.92	8.98	49	9.22	8.86	56			
Memoranda															
Short-term investments	19.30	11.17	82	4.25	7.63	48	4.44	7.80	49	6.35	8.69	56			
U.S. Treasury securities.....	0.04	0.84	43	0.04	1.03	38	0.07	1.04	44	0.07	1.02	42			
US agency securities (excluding mortgage-backed securities)	0	0.63	11	0	0.54	13	0	0.69	10	0	0.75	22			
Municipal securities	0.01	1.69	20	0.02	1.34	23	0.01	1.62	21	0.05	1.60	26			
Mortgage-backed securities	16.47	11.75	72	19.59	11.44	88	20.65	11.13	90	20.24	11.06	89			
Asset-backed securities	1.55	0.32	89	1.30	0.28	88	1.38	0.33	86	1.54	0.30	89			
Other debt securities	0	0.42	21	0	0.39	20	0	0.41	21	0.02	0.38	39			
Loans held-for-sale.....	2.32	0.52	91	0.83	0.39	78	0.41	0.30	70	0.35	0.33	66			
Loans held for investment	53.15	61.72	20	64.69	63.50	39	65.22	63.93	40	64.68	62.63	42			
Real estate loans secured by 1–4 family	12.31	11.91	52	13.92	13.29	54	14.97	13.46	56	15.80	13.44	58			
Revolving	2.32	1.66	65	3.24	2.07	71	3.98	2.27	75	4.48	2.40	80			
Closed-end, secured by first liens	9.89	9.81	53	10.53	10.69	50	10.85	10.57	52	11.18	10.35	57			
Closed-end, secured by junior liens	0.09	0.22	36	0.15	0.28	42	0.14	0.31	38	0.14	0.34	34			
Commercial real estate loans	7.56	22.22	17	9.03	22.23	23	7.63	21.58	20	7.58	19.88	22			
Construction and land development.....	2.55	3.40	44	2.84	3.44	50	3.08	3.51	50	3.26	3.25	55			
Multifamily.....	0.51	3.12	12	0.66	3.01	17	0.38	2.72	15	0.29	2.54	15			
Nonfarm nonresidential	4.49	14.72	18	5.54	14.69	23	4.17	14.44	19	4.02	13.30	20			
Real estate loans secured by farmland.....	0.03	0.33	38	0.05	0.36	43	0.05	0.41	44	0.06	0.32	49			

Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
	35.87	57.15	19	35.10	57.46	20	34.52	56.49	18	36.06	54.84	20			
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	22.19	19.43	59	21.24	20.75	50	22.81	21.10	56	24.30	21.45	55			
Real estate loans secured by 1–4 family.....	4.19	2.64	72	4.95	3.15	73	6.07	3.50	79	6.90	3.77	81			
Revolving	18	16.59	58	16.29	17.39	45	16.74	17.39	47	17.40	17.41	55			
Closed-end.....	13.62	34.63	17	13.79	33.52	19	11.63	32.14	14	11.66	29.99	16			
Construction and land development.....	4.60	5.26	50	4.33	5.09	49	4.70	5.20	52	5.02	4.90	57			
1–4 family.....	0.35	0.93	37	0.48	0.94	46	0.55	1.02	45	0.53	0.89	47			
Other.....	4.25	4.19	55	3.86	4.02	54	4.15	4.05	56	4.49	3.90	61			
Multifamily.....	0.92	4.96	12	1	4.69	14	0.57	4.10	10	0.45	3.84	12			
Nonfarm nonresidential	8.10	22.93	17	8.45	22.15	18	6.36	21.40	15	6.19	20.03	16			
Owner-occupied.....	4.44	7.68	31	4.56	7.72	34	3.77	8.03	30	3.90	7.58	33			
Other.....	3.66	14.95	8	3.89	14.34	10	2.59	13.38	10	2.28	12.45	12			
Real estate loans secured by farmland.....	0.06	0.54	42	0.07	0.55	43	0.08	0.63	46	0.09	0.51	48			
Loans to depository institutions and acceptances of other banks.....	0.03	0.06	79	0.01	0.11	68	0	0.12	28	0	0.17	25			
Commercial and industrial loans	39.69	22.17	91	41.20	19.53	92	39.88	20.32	90	39.03	20.53	88			
Loans to individuals.....	16.40	6.13	84	15.19	7.13	80	14.48	7.36	79	14.07	7.61	77			
Credit card loans.....	1.77	0.65	86	2.28	0.81	87	2.58	1.02	87	2.49	1.12	86			
Agricultural loans.....	0.02	0.32	36	0.02	0.37	38	0.04	0.46	43	0.05	0.33	48			
Other loans and leases.....	8	9.09	60	8.48	9.85	55	11.07	9.66	64	10.79	10.32	62			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	218.71	381.27	21	231.60	391.26	25	221.11	379.80	25	221.66	366.85	25			
Real estate loans secured by 1–4 family.....	135.29	125.03	53	140.14	138.18	52	146.11	137.84	54	149.33	138.55	53			
Revolving	25.54	17.42	67	32.66	21.26	68	38.88	23.33	72	42.39	25.05	77			
Closed-end.....	109.75	106.14	54	107.48	115.20	47	107.23	112.79	51	106.94	111.69	48			
Commercial real estate loans	83.07	234.65	20	90.96	229.44	22	74.47	219.72	20	71.66	204.45	20			
Construction and land development.....	28.05	35.62	44	28.59	34.95	49	30.08	35.36	50	30.84	32.91	52			
1–4 family.....	2.13	6.34	38	3.16	6.61	44	3.53	7.04	44	3.25	6.16	46			
Other.....	25.92	28.16	50	25.44	27.32	51	26.56	27.26	50	27.59	26.01	54			
Multifamily.....	5.62	32.74	12	6.62	31.04	16	3.67	27.85	11	2.78	25.95	13			
Nonfarm nonresidential	49.40	155.06	17	55.75	152.10	20	40.72	147.22	18	38.03	137.03	19			
Owner-occupied.....	27.05	52.37	28	30.08	53.07	33	24.12	54.89	29	23.99	51.62	32			
Other.....	22.35	100.54	14	25.67	97.41	17	16.60	91.80	14	14.04	84.09	15			
Real estate loans secured by farmland.....	0.36	3.44	39	0.49	3.60	42	0.50	4.02	44	0.55	3.31	49			
Loans to depository institutions and acceptances of other banks.....	0.20	0.28	83	0.07	0.44	69	0	0.54	28	0	0.68	25			
Commercial and industrial loans	241.99	139.91	91	271.84	122.02	95	255.44	128.82	93	239.90	126.55	91			
Loans to individuals.....	99.97	37.47	86	100.18	43.51	80	92.77	42.67	82	86.48	44.83	74			
Credit card loans.....	10.77	3.30	87	15.05	4.34	87	16.50	5.31	88	15.28	5.73	87			
Agricultural loans.....	0.12	1.88	35	0.12	2.18	37	0.24	2.72	44	0.29	1.88	49			
Other loans and leases.....	48.76	49.54	60	55.95	52.44	60	70.93	51.79	66	66.29	52.78	64			
Supplemental															
Non-owner occupied CRE loans / Gross loans	10.90	27.32	12	10.90	26.45	15	9.62	24.79	15	9.42	23.09	16			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	66.44	183.76	17	71.93	178.57	22	61.64	167.93	19	57.87	156.17	20			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	93.49	240.85	18	102.01	236.10	22	85.76	225.98	21	81.87	210.40	22			

Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Short-term investments	19.30	11.17	82	4.25	7.63	48	4.44	7.80	49	6.35	8.69	56			
Liquid assets	33.93	26.22	79	21.80	22.44	60	24.76	22.72	68	24.94	24.04	65			
Investment securities	18.12	17.85	54	21	16.99	71	22.17	17.27	75	21.96	17.35	72			
Net loans and leases	54.27	61.58	22	64.80	63.77	38	64.87	63.98	36	64.18	62.73	39			
Net loans, leases and standby letters of credit	55.23	62.48	21	66.07	64.84	41	66.26	65.07	36	65.72	63.89	41			
Core deposits	75.05	70.67	49	71.48	63.09	64	71.75	62.13	65	68.53	61.26	60			
Noncore funding	9.31	14.13	42	11.51	19.36	30	12.69	21.34	31	15.39	22.32	37			
Time deposits of \$250K or more	0.13	2.11	5	0.44	2.94	7	0.44	2.89	9	0.93	2.57	22			
Foreign deposits	0.07	0.36	79	0.13	0.43	80	0.16	0.47	80	0.34	0.54	79			
Federal funds purchased and repos	0.48	1.47	41	0.43	1.94	34	1.52	1.97	58	0.51	2.23	28			
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	49			
Net federal funds purchased (sold)	0.48	0.54	54	0.43	0.48	53	1.52	0.54	73	0.50	0.73	44			
Commercial paper	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44			
Other borrowings w/remaining maturity of 1 year or less	1.80	1.24	70	1.77	3.01	38	2.32	3.67	42	3.78	3.96	55			
Earning assets that reprice within 1 year	50.23	39.38	78	45.16	39.29	67	46.74	40.29	73	47.37	41.61	75			
Interest-bearing liabilities that reprice within 1 year	4.30	8.20	29	4.64	10.19	16	2.70	10.01	10	2.56	8.46	11			
Long-term debt that reprices within 1 year	0.15	0.47	60	0.35	0.96	59	0.58	1.34	61	0.39	1.58	58			
Net assets that reprice within 1 year	45.78	29.11	86	40.17	26.63	85	43.46	27.38	85	44.42	29.77	85			
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-14.38	3.20	7	8.77	14.45	33	9.84	16.62	29	11.06	17.03	34			
Net short-term noncore funding dependence	-20.64	-4.76	13	1.67	3.38	35	2.49	4.66	28	1.97	4.83	31			
Short-term investment / Short-term noncore funding	388.68	184.19	86	75.44	77.77	61	68.02	66.46	67	79.75	74.86	67			
Liquid assets - short-term noncore funding / Nonliquid assets	43.85	28.18	80	20.68	16.97	65	24.23	16.04	75	22.62	18.16	71			
Net loans and leases / Total deposits	69.70	79.43	25	86.17	90.31	38	86.78	90.08	39	88.10	90.14	41			
Net loans and leases / Core deposits	72.31	88.34	21	90.66	103.93	32	90.42	105	29	93.66	105.65	37			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0	1.57	7	0	0.72	11	0	-0.82	76	0	-0.31	62			
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	15.06	4.31	96	6.80	1.36	97	-2.15	-1.98	46	1.28	-0.77	87			
Structured notes appreciation (depreciation) / Tier 1 capital		0.02			0			-0.05			-0.08				
Percent of Investment Securities															
Held-to-maturity securities	0.02	11.38	31	0.04	12.67	29	0.05	16.19	26	0.07	15.76	27			
Available-for-sale securities	99.71	87.23	77	99.71	85.40	83	99.68	81.88	84	99.93	84.24	72			
U.S. Treasury securities	0.21	4.72	42	0.21	6.15	34	0.30	6.99	41	0.31	6.96	40			
US agency securities (excluding mortgage-backed securities)	0	4.01	10	0	3.49	13	0	4.02	9	0	4.42	20			
Municipal securities	0.07	9.83	20	0.09	7.75	21	0.05	9.16	19	0.21	9.31	22			
Mortgage-backed securities	90.89	66.64	82	93.25	67.43	88	93.15	65.45	88	92.15	65.34	86			
Asset-backed securities	8.56	1.91	89	6.19	1.66	84	6.22	2.05	83	7.03	1.74	85			
Other debt securities	0.01	3.01	21	0.01	2.94	20	0.01	2.79	20	0.07	2.57	34			
Mutual funds and equity securities	0.26	0.35	64	0.24	0.40	57	0.27	0.42	55	0.22	0.51	49			
Debt securities 1 year or less	16.44	10.55	79	14.75	11.86	68	14.39	11.91	71	20.08	11.79	79			
Debt securities 1 to 5 years	29.20	17.03	77	1.99	17.94	15	0.84	19.18	6	1.60	18.80	13			
Debt securities over 5 years	54.10	69.86	21	83.02	66.02	66	84.49	64.73	77	78.10	64.73	61			
Pledged securities	28.15	35.67	40	21.12	30.57	43	19.88	33.30	38	24.93	34.58	41			
Structured notes, fair value	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42			
Percent Change from Prior Like Quarter															
Short-term investments	448.84	183.32	86	10.98	26.69	49	-28.15	6.77	11	16.88	19.19	63			
Investment securities	4.27	23.62	25	9.86	11.75	58	3.69	9.42	49	2.06	8.45	39			
Core deposits	26.88	26.88	57	15.52	11.23	71	7.55	7.29	60	-2.39	12.19	8			
Noncore funding	-2.20	-12.18	63	5.14	6.59	53	-15.29	10.67	11	18.01	5.59	75			

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016												
Loan commitments (reported semiannually, June/Dec)	74,581,676	75,793,142	70,447,044	68,154,752													
Commit: Secured commercial real estate loans	4,282,041	4,340,017	4,191,939	3,969,286													
Commit: Unsecured real estate loans	1,370,272	1,119,316	776,320	605,827													
Credit card lines (reported semiannually, June/Dec)	11,299,606	15,748,031	16,958,497	17,593,286													
Securities underwriting	0	27,834	0	0													
Standby letters of credit	1,978,599	2,146,881	2,025,801	2,180,203													
Commercial and similar letters of credit	13,680	4,295	18,664	8,199													
Securities lent	0	0	0	0													
Credit derivatives - notional amount (holding company as guarantor)	3,396,306	3,943,656	4,002,526	2,838,130													
Credit derivatives - notional amount (holding company as beneficiary)	1,465,938	1,365,147	703,816	588,214													
Credit derivative contracts w/ purchased credit protection-investment grade..	1,527,442	1,861,483	1,998,183	1,470,821													
Credit derivative contracts w/ purchased credit protection-noninvest grade..	1,868,863	2,082,173	2,004,343	1,367,308													
Derivative Contracts																	
Interest rate futures and forward contracts	2,920,157	2,950,654	1,043,542	1,309,925													
Written options contracts (interest rate)	10,381,110	8,508,425	5,539,703	5,037,918													
Purchased options contracts (interest rate)	17,208,103	15,919,949	12,605,441	6,864,237													
Interest rate swaps	82,870,063	65,986,363	57,672,162	47,136,572													
Futures and forward foreign exchange	3,954,095	4,882,815	5,281,008	4,123,519													
Written options contracts (foreign exchange)	1,098,567	599,693	855,961	523,658													
Purchased options contracts (foreign exchange)	1,100,367	604,885	878,639	523,660													
Foreign exchange rate swaps	8,333,309	7,887,716	5,841,397	7,199,457													
Commodity and other futures and forward contracts	1,268,975	1,016,352	971,729	951,867													
Written options contracts (commodity and other)	1,041,188	1,419,855	910,821	678,650													
Purchased options contracts (commodity and other)	1,041,332	1,421,382	923,761	699,264													
Commodity and other swaps	7,998,833	7,749,971	5,878,562	3,715,238													
BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct			
Percent of Total Assets						Percent of Total Assets						Percent of Total Assets					
Loan commitments (reported semiannually, June/Dec)	36.44	22.01	85	44.75	23.52	90	48.23	24.05	92	47.93	24.03	91					
Standby letters of credit	0.97	0.71	73	1.27	0.84	76	1.39	0.92	77	1.53	0.96	79					
Commercial and similar letters of credit	0.01	0.02	56	0	0.02	47	0.01	0.02	57	0.01	0.03	41					
Securities lent	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39					
Credit derivatives - notional amount (holding company as guarantor)	1.66	0.35	92	2.33	0.42	92	2.74	0.52	93	2	0.30	93					
Credit derivatives - notional amount (holding company as beneficiary)	0.72	0.30	85	0.81	0.52	87	0.48	0.75	83	0.41	0.55	82					
Credit derivative contracts w/ purchased credit protection-investment grade..	0.75	0.25	84	1.10	0.30	88	1.37	0.52	90	1.03	0.19	90					
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0.91	0.30	88	1.23	0.45	88	1.37	0.69	88	0.96	0.59	88					
Derivative contracts	68.02	48.62	82	70.23	68.47	77	67.37	65.81	79	55.39	75.35	74					
Interest rate contracts	55.39	34.36	81	55.13	47.31	77	52.62	43.84	78	42.44	53.66	72					
Interest rate futures and forward contracts	1.43	6.21	62	1.74	10.67	69	0.71	11.40	62	0.92	13.82	64					
Written options contracts (interest rate)	5.07	2.18	87	5.02	2.47	87	3.79	2.16	84	3.54	2.60	80					
Purchased options contracts (interest rate)	8.41	1.46	90	9.40	2.65	86	8.63	2.32	89	4.83	2.37	84					
Interest rate swaps	40.49	20.83	83	38.96	28.86	80	39.48	26.74	83	33.15	25.60	80					
Foreign exchange contracts	7.08	6.01	86	8.25	10.12	86	8.80	10.92	89	8.70	9.40	88					
Futures and forward foreign exchange contracts	1.93	3.47	79	2.88	5.23	82	3.62	5.22	84	2.90	4.53	82					
Written options contracts (foreign exchange)	0.54	0.03	93	0.35	0.05	89	0.59	0.14	92	0.37	0.06	91					
Purchased options contracts (foreign exchange)	0.54	0.04	93	0.36	0.08	89	0.60	0.13	93	0.37	0.06	91					
Foreign exchange rate swaps	4.07	0.77	91	4.66	2.03	90	4	2.17	90	5.06	2.34	91					
Equity, commodity, and other derivative contracts	5.55	1.86	89	6.85	3.32	86	5.95	4.08	86	4.25	3.81	85					
Commodity and other futures and forward contracts	0.62	0.14	89	0.60	0.19	88	0.67	0.25	89	0.67	0.30	87					
Written options contracts (commodity and other)	0.51	0.52	86	0.84	0.98	84	0.62	1.48	84	0.48	1.21	78					
Purchased options contracts (commodity and other)	0.51	0.37	86	0.84	0.94	86	0.63	1.29	85	0.49	1.12	80					
Commodity and other swaps	3.91	0.32	93	4.58	0.38	92	4.02	0.40	94	2.61	0.29	90					
Percent of Average Loans and Leases						Percent of Average Loans and Leases						Percent of Average Loans and Leases					
Loan commitments (reported semiannually, June/Dec)	65.18	42.82	80	70.34	45.53	79	75.05	44.93	80	73.50	46.60	80					

Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Notional Amount					
Derivative contracts	139,216,099	118,948,060	98,402,726	78,763,965	
Interest rate contracts	113,379,433	93,365,391	76,860,848	60,348,652	
Foreign exchange contracts	14,486,338	13,975,109	12,857,005	12,370,294	
Equity, commodity, and other contracts	11,350,328	11,607,560	8,684,873	6,045,019	
Derivatives Position					
Futures and forwards	8,143,227	8,849,821	7,296,279	6,385,311	
Written options	12,520,865	10,527,973	7,306,485	6,240,226	
Exchange-traded	33,593	68,760	27,101	122,400	
Over-the-counter	12,487,272	10,459,213	7,279,384	6,117,826	
Purchased options	19,349,802	17,946,216	14,407,841	8,087,161	
Exchange-traded	94,887	110,430	58,300	231,300	
Over-the-counter	19,254,915	17,835,786	14,349,541	7,855,861	
Swaps	99,202,205	81,624,050	69,392,121	58,051,267	
Held for trading	98,428,007	92,760,762	70,803,524	56,344,872	
Interest rate contracts	76,179,354	70,260,376	51,435,305	39,849,727	
Foreign exchange contracts	14,486,338	13,975,109	12,857,005	12,370,294	
Equity, commodity, and other contracts	7,762,315	8,525,277	6,511,214	4,124,851	
Non-traded	40,788,092	26,187,298	27,599,202	22,419,093	
Interest rate contracts	37,200,079	23,105,015	25,425,543	20,498,925	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	3,588,013	3,082,283	2,173,659	1,920,168	
Derivative contracts (excluding futures and FX 14 days or less)	130,365,231	109,617,347	93,071,191	73,503,026	
One year or less	33,887,339	24,085,320	22,192,430	22,488,021	
Over 1 year to 5 years	79,400,094	63,323,996	48,038,029	42,034,220	
Over 5 years	17,077,798	22,208,031	22,840,732	8,980,785	
Gross negative fair value (absolute value)	1,063,564	732,200	865,548	596,585	
Gross positive fair value	2,918,821	1,672,349	1,113,619	822,540	
Held for trading	1,923,587	1,032,393	726,966	450,001	
Non-traded	995,234	639,956	386,653	372,539	
Current credit exposure on risk-based capital derivative contracts	2,840,872	1,619,912	1,020,986	776,611	
Credit losses on derivative contracts	789	-513	72	1,618	
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	

Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Notional Amount															
Interest rate contracts	81.44	94.10	16	78.49	93.44	18	78.11	92.91	13	76.62	92.20	13			
Foreign exchange contracts	10.41	3.49	85	11.75	3.20	85	13.07	3.39	84	15.71	3.53	87			
Equity, commodity, and other contracts	8.15	1.17	91	9.76	1.64	90	8.83	1.93	87	7.67	1.94	87			
Futures and forwards	5.85	14.05	45	7.44	13.49	52	7.41	12.78	53	8.11	13.23	53			
Written options	8.99	8.18	65	8.85	5.91	73	7.43	6.60	65	7.92	6.68	69			
Exchange-traded	0.02	0.14	82	0.06	0.15	85	0.03	0.23	80	0.16	0.27	83			
Over-the-counter	8.97	7.73	68	8.79	5.10	77	7.40	5.49	70	7.77	5.27	73			
Purchased options	13.90	3.42	88	15.09	4.42	83	14.64	4.19	87	10.27	4.73	78			
Exchange-traded	0.07	0.15	81	0.09	0.28	80	0.06	0.32	79	0.29	0.33	80			
Over-the-counter	13.83	2.86	90	14.99	3.35	87	14.58	3.20	90	9.97	3.32	85			
Swaps	71.26	68.76	44	68.62	69.75	41	70.52	70.34	42	73.70	68.94	43			
Held for trading	70.70	43.53	57	77.98	44.16	66	71.95	46.31	55	71.54	46.32	56			
Interest rate contracts	54.72	36.62	55	59.07	37.24	58	52.27	38.40	54	50.59	37.84	51			
Foreign exchange contracts	10.41	1.60	90	11.75	1.60	90	13.07	1.85	89	15.71	2.10	91			
Equity, commodity, and other contracts	5.58	0.68	89	7.17	0.83	93	6.62	1.14	88	5.24	1.01	87			
Non-traded	29.30	56.47	42	22.02	55.84	33	28.05	53.69	44	28.46	53.68	43			
Interest rate contracts	26.72	53.82	40	19.42	52.22	32	25.84	50.60	43	26.03	51.23	43			
Foreign exchange contracts	0	0.46	34	0	0.34	33	0	0.57	32	0	0.60	31			
Equity, commodity, and other contracts	2.58	0.10	94	2.59	0.13	94	2.21	0.16	93	2.44	0.21	91			
Derivative contracts (excluding futures and forex 14 days or less)	93.64	91.48	40	92.16	93.86	29	94.58	94.47	37	93.32	95.63	34			
One year or less	24.34	32.05	52	20.25	32.17	50	22.55	32.51	53	28.55	31.96	61			
Over 1 year to 5 years	57.03	27.06	92	53.24	30.45	82	48.82	31.16	82	53.37	31.85	84			
Over 5 years	12.27	29.56	31	18.67	28.09	41	23.21	28.71	47	11.40	29.43	26			
Gross negative fair value (absolute value)	0.76	1.55	39	0.62	0.83	46	0.88	0.72	64	0.76	0.69	57			
Gross positive fair value	2.10	2.23	51	1.41	1.19	61	1.13	0.85	76	1.04	0.71	80			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.06	0.07	71	0.05	0.06	78	0.06	0.06	84	0.04	0.06	76			
Gross positive fair value (X)	0.17	0.09	86	0.11	0.07	87	0.08	0.06	85	0.06	0.06	81			
Held for trading (X)	0.11	0.07	78	0.07	0.06	81	0.05	0.05	81	0.03	0.05	76			
Non-traded (X)	0.06	0.02	89	0.04	0.01	91	0.03	0.01	91	0.03	0.01	89			
Current credit exposure (X)	0.17	0.06	87	0.10	0.05	83	0.07	0.04	84	0.06	0.04	83			
Credit losses on derivative contracts	0	0	89	0	0	0	0	0	92	0.01	0	99			
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46			
90+ days past due	0	0	47	0	0	48	0	0	48	0	0	47			
Other Ratios															
Current credit exposure / Risk-weighted assets	2	0.85	85	1.14	0.73	83	0.83	0.53	83	0.66	0.53	80			

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	1,201,640	1,102,979	1,195,797	1,253,418	
Gross losses	611,081	510,206	449,654	381,479	
Write-downs, transfers to loans held-for-sale	0	0	2,113	30,887	
Recoveries	140,273	141,263	120,640	83,604	
Net losses	470,808	368,943	329,014	297,875	
Provision for loan and lease losses	1,078,154	467,611	236,801	260,515	
Adjustments	643,900	-7	-605	-20,261	
Ending balance	2,452,886	1,201,640	1,102,979	1,195,797	
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.56	0.51	59	0.29	0.15	83	0.17	0.14	68	0.19	0.16	65			
Provision for loan and lease losses / Average loans and leases	0.94	0.82	64	0.43	0.24	81	0.25	0.24	68	0.28	0.28	66			
Provision for loan and lease losses / Net loan and lease losses	229	487.86	27	126.74	130.58	57	71.97	134.68	19	87.46	143.18	22			
Allowance for loan and lease losses / Total loans and leases not held for sale	2.25	1.58	84	1.10	0.83	80	1.16	0.90	80	1.30	0.98	81			
Allowance for loan and lease losses / Total loans and leases	2.16	1.55	82	1.08	0.81	80	1.15	0.89	81	1.29	0.96	82			
Allowance for loan and lease losses / Net loans and leases losses (X)	5.21	11.58	34	3.26	8.03	36	3.35	7.54	30	4.01	8.39	42			
Allowance for loan and lease losses / Nonaccrual assets	291.83	299.17	63	191.78	218.72	63	303.24	214.03	78	269.84	178.03	84			
ALLL / 90+ days past due + nonaccrual loans and leases	185.11	244.34	42	118.06	151.73	46	169.28	160.51	66	143.93	136.22	65			
Gross loan and lease losses / Average loans and leases	0.53	0.34	79	0.47	0.28	80	0.48	0.30	84	0.41	0.33	77			
Recoveries / Average loans and leases	0.12	0.07	82	0.13	0.08	83	0.13	0.09	75	0.09	0.09	54			
Net losses / Average loans and leases	0.41	0.27	76	0.34	0.21	77	0.35	0.22	82	0.32	0.24	78			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	40	0	0	84	0.03	0	90			
Recoveries / Prior year-end losses	27.49	33.98	44	31.42	36.22	52	31.62	41.30	45	18.34	33.49	22			
Earnings coverage of net loan and lease losses (X)	6.11	22.91	28	9.95	24.40	40	9.13	21.75	32	10.18	19.67	45			
Net Loan and Lease Losses By Type															
Real estate loans	0.14	0.04	85	0.05	0.01	85	0.06	0.02	80	0.10	0.02	89			
Real estate loans secured by 1–4 family	0.03	0.01	72	0.08	0.01	92	0.08	0.01	90	0.10	0.03	85			
Revolving	0.09	0.01	81	0.26	0.02	93	0.16	0.03	87	0.23	0.09	82			
Closed-end	0.01	0	69	0.03	0	79	0.05	0.01	85	0.06	0.02	76			
Commercial real estate loans	0.33	0.07	91	0.01	0.01	60	0.02	0.01	69	0.10	0.01	91			
Construction and land development	0	0	37	0.01	-0.01	81	-0.02	-0.03	38	-0.01	-0.02	43			
1–4 family	0	0	86	0.01	0	91	0	-0.01	37	0	0	86			
Other	-0.01	0	30	0	-0.01	79	-0.02	-0.02	36	-0.01	-0.01	39			
Multifamily	0.05	0	96	-0.01	0	13	-0.02	0	17	-0.01	-0.01	23			
Nonfarm nonresidential	0.56	0.11	92	0.01	0.02	54	0.05	0.02	76	0.20	0.03	94			
Owner-occupied	0.10	0.02	88	0.02	0.01	81	0.04	0.01	83	0.05	0.01	86			
Other	0.46	0.08	90	-0.01	0.01	14	0.02	0.01	73	0.15	0.01	95			
Real estate loans secured by farmland	0	0.02	15	-0.07	0.01	4	-0.86	0	3	0.05	0.01	83			
Commercial and industrial loans	0.46	0.47	57	0.23	0.37	42	0.35	0.31	62	0.31	0.39	53			
Loans to individuals	1.06	1.13	63	1.43	1.17	67	1.29	1.16	62	1.15	1.25	55			
Credit card loans	6.26	2.92	90	5.28	3.11	86	4.09	2.92	78	3.66	2.92	65			
Agricultural loans	2.62	0.19	94	-3.15	0.08	3	-0.35	0.15	4	-0.24	0.18	1			
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0			
Other loans and leases	0.08	0.15	58	0.03	0.15	45	0	0.14	13	0.03	0.15	43			

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	459,504	458,031	387,949	374,854	
90+ days past due loans and leases	484,602	391,228	287,839	387,676	
Nonaccrual loans and leases	840,507	626,568	363,734	443,145	
Total past due and nonaccrual loans and leases	1,784,613	1,475,827	1,039,522	1,205,675	
Restructured 30–89 days past due	41,318	59,665	68,205	68,782	
Restructured 90+ days past due	102,602	134,652	120,405	122,241	
Restructured nonaccrual	429,162	387,529	214,633	208,392	
Total restructured loans and leases	573,082	581,846	403,243	399,415	
30–89 days past due loans held for sale	13,057	160	0	1,174	
90+ days past due loans held for sale	62,226	0	0	0	
Nonaccrual loans held for sale	6,223	6,873	15,820	5,932	
Total past due and nonaccrual loans held for sale	81,506	7,033	15,820	7,106	
Restructured loans and leases in compliance	744,498	793,920	832,138	985,020	
Other real estate owned	20,809	54,485	37,471	44,954	
Other Assets					
30–89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	
Nonaccrual	0	0	0	0	
Total other assets past due and nonaccrual	0	0	0	0	
Percent of Loans and Leases					
30–89 days past due loans and leases	0.40	0.39	63	0.41	0.43
90+ days past due loans and leases	0.43	0.12	86	0.35	0.15
Nonaccrual loans and leases	0.74	0.66	62	0.56	0.51
90+ days past due and nonaccrual loans and leases	1.17	0.85	78	0.92	0.71
30–89 days past due restructured	0.04	0.01	84	0.05	0.01
90+ days past due restructured	0.09	0.01	93	0.12	0.01
Nonaccrual restructured	0.38	0.13	91	0.35	0.14
30–89 days past due loans held for sale	0.01	0	93	0	0
90+ days past due loans held for sale	0.05	0	94	0	0
Nonaccrual loans held for sale	0.01	0.01	81	0.01	0
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30–89 days past due assets	0.40	0.40	62	0.41	0.43
90+ days past due assets	0.43	0.12	86	0.35	0.15
Nonaccrual assets	0.74	0.67	62	0.56	0.53
30+ days past due and nonaccrual assets	1.57	1.29	72	1.33	1.19
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.65	0.52	72	0.60	0.44
90+ days past due and nonaccrual assets + other real estate owned	0.66	0.55	70	0.63	0.48
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	0.85	0.60	77	0.99	0.53
Allowance for loan and lease losses	71.33	66.66	63	138.92	115.41
Equity capital + allowance for loan and lease losses	6.84	4.97	76	7.45	4.28
Tier 1 capital + allowance for loan and lease losses	9.09	6.05	79	9.93	5.65
Loans and leases + other real estate owned	1.54	0.97	84	1.50	0.85

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016			
			BHC	Peer # 1	Pct	BHC	Peer #	Pct										
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																		
Real estate	30–89 days past due		0.49	0.39	67	0.44	0.38	67	0.56	0.42	74	0.66	0.44	79				
	90+ days past due		0.99	0.16	89	0.84	0.16	88	0.70	0.22	88	1.04	0.26	87				
	Nonaccrual.....		0.74	0.76	59	0.56	0.46	64	0.37	0.57	37	0.43	0.69	37				
Commercial and industrial	30–89 days past due		0.10	0.23	32	0.12	0.31	25	0.05	0.30	14	0.02	0.32	10				
	90+ days past due		0.08	0.03	82	0.02	0.05	54	0.01	0.05	44	0.01	0.05	44				
	Nonaccrual.....		0.91	0.75	67	0.74	0.83	53	0.46	0.76	41	0.68	0.93	45				
Individuals	30–89 days past due		0.92	0.83	61	1.16	0.83	68	1.29	0.84	76	1.11	0.97	60				
	90+ days past due		0.23	0.14	75	0.32	0.17	77	0.35	0.16	80	0.29	0.19	73				
	Nonaccrual.....		0.27	0.28	64	0.22	0.17	65	0.21	0.23	59	0.22	0.24	60				
Depository institution loans	30–89 days past due		0	0	46	0	0	47		0			0					
	90+ days past due		0	0	46	0	0	49		0			0.05					
	Nonaccrual.....		0	0	47	0	0	48		0			0					
Agricultural	30–89 days past due		0	0.17	56	0	0.24	26	0	0.17	27	0	0.17	25				
	90+ days past due		0	0	44	0	0	42	0	0	43	0	0	41				
	Nonaccrual.....		0	0.49	24	3.18	0.67	91	2.46	0.75	85	2.35	0.96	82				
Foreign governments	30–89 days past due			0			0.07			0.01			0					
	90+ days past due			0			0			0			0					
	Nonaccrual.....			0.09			0.03			0.06			0.06					
Other loans and leases	30–89 days past due		0.49	0.18	82	0.38	0.20	77	0.02	0.17	36	0.03	0.20	41				
	90+ days past due		0.04	0.01	87	0.01	0.01	80	0.02	0.01	81	0	0.02	25				
	Nonaccrual.....		0.85	0.15	91	0.35	0.13	84	0.32	0.14	82	0.24	0.10	77				

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Memoranda																
1–4 family	30–89 days past due	0.63	0.65	63	0.70	0.67	62	0.82	0.71	62	0.94	0.74	68			
	90+ days past due	1.50	0.33	88	1.31	0.31	88	1.04	0.46	84	1.53	0.49	85			
	Nonaccrual	0.59	0.89	36	0.76	0.73	59	0.40	0.86	26	0.45	0.97	29			
Revolving	30–89 days past due	0.69	0.48	72	0.75	0.45	78	0.86	0.50	83	0.75	0.61	72			
	90+ days past due	0	0.03	65	0	0.05	51	0	0.05	25	0	0.07	22			
	Nonaccrual	1.58	1.13	77	1.45	1	77	1.04	1.17	70	0.96	1.17	61			
Closed-end	30–89 days past due	0.62	0.65	59	0.68	0.70	60	0.80	0.75	61	1.01	0.79	71			
	90+ days past due	1.85	0.38	88	1.70	0.35	88	1.42	0.53	85	2.13	0.57	85			
	Nonaccrual	0.36	0.87	24	0.55	0.70	48	0.17	0.84	15	0.25	0.96	20			
Junior lien	30–89 days past due	0.02	0.02	66	0.02	0.02	55	0.03	0.03	68	0.03	0.03	56			
	90+ days past due	0.03	0	96	0.01	0	84	0	0	53	0	0	54			
	Nonaccrual	0.04	0.04	51	0.04	0.04	58	0.03	0.06	44	0.05	0.07	51			
Commercial real estate	30–89 days past due	0.24	0.26	63	0.05	0.18	26	0.07	0.17	26	0.09	0.18	29			
	90+ days past due	0.15	0.02	94	0.12	0.03	86	0.05	0.03	78	0.04	0.04	69			
	Nonaccrual	0.94	0.62	73	0.21	0.23	55	0.32	0.28	67	0.40	0.34	63			
Construction and development	30–89 days past due	0.23	0.28	59	0.07	0.28	43	0.12	0.21	46	0.16	0.23	52			
	90+ days past due	0.22	0.01	98	0.10	0.02	88	0.11	0.02	87	0.08	0.03	82			
	Nonaccrual	0.21	0.41	58	0.16	0.20	66	0.18	0.19	64	0.28	0.24	68			
1–4 family	30–89 days past due	0.01	0.03	59	0	0.06	51	0.01	0.06	56	0.02	0.07	54			
	90+ days past due	0	0	42	0	0	41	0	0	43	0	0	40			
	Nonaccrual	0.02	0.03	68	0.03	0.02	75	0.02	0.02	67	0.02	0.03	64			
Other	30–89 days past due	0.22	0.22	67	0.07	0.20	53	0.11	0.13	62	0.14	0.13	66			
	90+ days past due	0.22	0	98	0.10	0.01	94	0.11	0.02	89	0.08	0.02	86			
	Nonaccrual	0.19	0.35	63	0.13	0.17	67	0.16	0.15	66	0.26	0.18	71			
Multifamily	30–89 days past due	0	0.09	22	0.14	0.08	80	0	0.10	18	0	0.07	21			
	90+ days past due	0	0	45	0	0	41	0	0.01	39	0	0.01	36			
	Nonaccrual	0.43	0.11	88	0.02	0.05	51	0.03	0.08	56	0.41	0.10	89			
Nonfarm non-residential	30–89 days past due	0.28	0.23	67	0.03	0.14	18	0.03	0.17	14	0.04	0.17	21			
	90+ days past due	0.13	0.02	89	0.15	0.03	89	0	0.03	51	0	0.04	20			
	Nonaccrual	1.42	0.80	80	0.26	0.28	52	0.45	0.30	69	0.50	0.38	63			
Owner Occupied	30–89 days past due	0.07	0.07	59	0.02	0.07	23	0.01	0.09	16	0.04	0.07	36			
	90+ days past due	0.03	0	90	0.02	0.01	75	0	0.01	57	0	0.02	23			
	Nonaccrual	0.69	0.27	89	0.24	0.16	70	0.42	0.17	88	0.43	0.21	80			
Other	30–89 days past due	0.21	0.14	72	0.02	0.07	31	0.02	0.07	38	0	0.09	11			
	90+ days past due	0.10	0.01	92	0.13	0.01	95	0	0.01	31	0	0.02	25			
	Nonaccrual	0.73	0.44	72	0.01	0.10	25	0.03	0.13	27	0.07	0.14	41			
Farmland	30–89 days past due	0.06	0.11	65	0	0.23	23	0.10	0.25	54	0.26	0.27	62			
	90+ days past due	0	0	45	0	0.01	42	0	0.01	42	0	0.06	38			
	Nonaccrual	11.86	1.13	95	9.54	0.84	96	0.07	1.23	42	0.27	1.07	53			
Credit card	30–89 days past due	1.55	0.95	81	1.77	1.19	83	1.69	1.22	78	1.35	1.08	74			
	90+ days past due	1.56	0.63	90	1.67	0.78	82	1.48	0.73	85	1.15	0.75	70			
	Nonaccrual	1.58	0.05	98	1.09	0.11	93	1.06	0.09	94	1.12	0.08	92			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

	Dollar Amount in Thousands		12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016	
Common Equity Tier 1 Capital												
Common stock plus related surplus			10,464		-74,149		-1,548,110		-160,478			
Retained earnings			19,016,684		18,315,160		16,578,417		15,122,166			
Accumulated other comprehensive income (AOCI)			2,600,571		1,192,002		-111,908		72,561			
Common equity tier 1 minority interest			0		0		0		0			
Common equity tier 1 capital before adjustments/deductions			21,627,719		19,433,013		14,918,399		15,034,249			
Common Equity Tier 1 Capital: Adjustments/Deductions												
Less: Goodwill, intangible assets, and deferred tax assets			4,340,934		4,394,052		2,495,822		2,444,530			
Accumulated other comprehensive income-related adjustments			2,604,728		1,192,002		-111,908		72,561			
Other deductions from common equity tier 1 capital			0		0		0		0			
Subtotal:			14,682,057		13,846,959		12,534,485		12,517,158			
Adjustments and deductions for common equity tier 1 capital			0		0		0		0			
Common equity tier 1 capital			14,682,057		13,846,959		12,534,485		12,517,158			
Additional Tier 1 Capital												
Additional tier 1 capital instruments and related surplus			2,116,137		1,769,603		1,331,122		1,331,122			
Non-qualifying capital instruments			0		0		0		0			
Tier 1 minority interest not included in common equity tier 1 capital			0		0		0		0			
Additional tier 1 capital before deductions			2,116,137		1,769,603		1,331,122		1,331,122			
Less: Additional tier 1 capital deductions			720		297		1,283		274			
Additional tier 1 capital			2,115,417		1,769,306		1,329,839		1,330,848			
Tier 1 Capital			16,797,474		15,616,265		13,864,324		13,848,006			
Tier 2 Capital												
Tier 2 capital instruments and related surplus			1,933,826		1,982,396		2,035,971		2,101,781			
Non-qualifying capital instruments			0		0		0		0			
Total capital minority interest not included in tier 1 capital			919,725		716,700		577,842		565,005			
Allowance for loan and lease losses in tier 2 capital			1,760,513		1,345,225		1,245,014		1,371,181			
Exited advanced approach eligible credit reserves												
Unrealized gains on AFS preferred stock classified as equity					0		0		751			
Tier 2 capital before deductions			4,614,064		4,044,321		3,858,827		4,038,718			
Exited advanced approach tier 2 capital before deductions												
Less: Tier 2 capital deductions			0		0		0		0			
Tier 2 capital			4,614,064		4,044,321		3,858,827		4,038,718			
Exited advanced approach tier 2 capital												
Total capital			21,411,538		19,660,586		17,723,151		17,886,724			
Exited advanced approach total capital												
Total Assets for Capital Ratios												
Average total consolidated assets, adjusted			202,183,073		168,037,465		145,096,159		140,799,967			
Less: Deductions from common equity tier 1 capital			4,340,934		4,394,349		2,497,105		2,444,804			
Less: Other deductions			0		0		0		0			
Total assets for leverage ratio			197,842,139		163,643,116		142,599,054		138,355,163			
Total risk-weighted assets			141,973,781		142,064,554		122,432,212		117,996,631			
Exited advanced approach total RWA												
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	10.34	12.35	20	9.75	12.11	16	10.24	12.09	23	10.61	12.16	30
Common equity tier 1 capital, column B	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45
Tier 1 capital, column A	11.83	13.08	30	10.99	12.78	24	11.32	12.85	30	11.74	12.95	35
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45
Total capital, column A	15.08	15.23	54	13.84	14.36	52	14.48	14.45	64	15.16	14.63	69
Total capital, column B	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45
Tier 1 leverage	8.49	9.13	34	9.54	9.76	50	9.72	9.71	50	10.01	9.53	69
Supplementary leverage ratio, advanced approaches HCs					7.41			7.31			6.58	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		28,329			28,444			28,594			28,894					-0.40	-60.45
Total property and casualty assets		28,310			28,392			28,540			28,798					-0.29	-60.34
Reinsurance recoverables (P/C)																	
Total life and health assets		19			52			54			96					-63.46	-92.21
Reinsurance recoverables (L/H)		0			0			0			0						
Separate account assets (L/H)																	
Total insurance underwriting equity		28,274			28,434			28,563			28,806					-0.56	-57.72
Total property and casualty equity		28,300			28,385			28,519			28,728					-0.30	-57.55
Total life and health equity		-26			49			44			78						
Total insurance underwriting net income		-160			-129			-243			-386						
Total property and casualty		-85			-134			-209			-343						
Total life and health		-75			5			-34			-43						
Claims and claims adjusted expense reserves (P/C)		0			0			23			27						-100.00
Unearned premiums (P/C)		0			0			0			0						-100.00
Policyholder benefit and contractholder funds (L/H)		0			0			5			5						-100.00
Separate account liabilities (L/H)		0			0			0			0						
Insurance activities revenue		33,967			35,500			34,814			21,805					-4.32	12.04
Other insurance activities income		33,967			35,500			34,814			22,275					-4.32	38.67
Insurance and reinsurance underwriting income		0			0			0			-470						-100.00
Premiums		0			0			0			-470						-100.00
Credit related insurance underwriting		0			0			0			-470						-100.00
Other insurance underwriting		0			0			0			0						
Insurance benefits, losses, expenses		0			0			52			88						-100.00
Net assets of insurance underwriting subsidiaries		0			28,392			28,540			28,798					-100.00	-100.00
Life insurance assets		2,003,191			1,959,591			1,759,567			1,720,093					2.22	21.32

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016					
	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct									
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0.01	0	86	0.02	0.01	83	0.02	0.01	83	0.02	0.01	81						
Insurance underwriting assets (P/C) / Total insurance underwriting assets	99.93	53.67	53	99.82	51.47	59	99.81	56.12	56	99.67	52.23	63						
Insurance underwriting assets (L/H) / Total insurance underwriting assets	0.07	46.33	46	0.18	48.53	40	0.19	43.88	43	0.33	47.77	36						
Separate account assets (L/H) / Total life assets	0	11.24	43	0	7.26	42	0	8.53	44	0	2.52	45						
Insurance activities revenue / Adjusted operating income	0.45	0.41	72	0.43	0.47	72	0.50	0.47	76	0.31	0.55	65						
Premium income / Insurance activities revenue	0	2.84	40	0	7.32	37	0	4.86	37	-2.16	4.64	2						
Credit related premium income / Total premium income		38.23			34.91			44.54			43.04							
Other premium income / Total premium income		61.77			65.09			55.46			56.96							
Insurance underwriting net income / Consolidated net income	-0.01	0.03	4	-0.01	0.08	1	-0.01	0.08	4	-0.02	0.04	5						
Insurance net income (P/C) / Equity (P/C)	-0.30	15.59	15	-0.47	19.86	9	-0.73	15.64	13	-1.19	5.74	17						
Insurance net income (L/H) / Equity (L/H)		3.62		10.20	5.13	72	-77.27	1.99	5	-55.13	-2.99	5						
Insurance benefits, losses, expenses / Insurance premiums		447.82		233.61			160.49			127.33								
Reinsurance recovery (P/C) / Total assets (P/C)	0	0.07	47	0	0.15	42	0	0.17	43	0	0.48	36						
Reinsurance recovery (L/H) / Total assets (L/H)	0	0	50	0	0.15	45	0	2.31	47	0	0	47						
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0.02	0	90	0.02	0	90	0.02	0	89						
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	10.41	11.03	45	11.65	11.51	48	11.76	10.22	54	11.43	9.84	56						
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0					0		
Net assets of broker-dealer subsidiaries / Consolidated assets		0	0.75	37	0	1.39	34	0	1.79	34	0	1.54	32					

Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Foreign Activities					
Total foreign loans and leases	2,847,636	3,153,824	2,061,189	2,059,923	
Real estate loans.....	12,513	15,730	23,864	23,739	
Commercial and industrial loans	2,829,604	2,747,352	2,036,745	2,035,919	
Loans to depository institutions and other banks acceptances	5,519	2,552	0	0	
Loans to foreign governments and institutions	0	0	0	0	
Loans to individuals	0	0	0	0	
Agricultural loans.....	0	0	0	0	
Other foreign loans.....	0	51	580	265	
Lease financing receivables.....	0	388,139	0	0	
Debt securities	2,009	2,000	1,802	6,800	
Interest-bearing bank balances	101,768	176,145	170,482	112,869	
Total selected foreign assets	2,951,413	3,331,969	2,233,473	2,179,592	
Total foreign deposits	143,135	220,537	240,351	484,420	
Interest-bearing deposits	143,135	220,537	240,351	484,420	
Non-interest-bearing deposits.....	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Analysis Ratios															
Yield: Foreign loans	0.52	0.87	67	0.81	1.25	65	0.96	1.17	67	0.84	1.08	62			
Cost: Interest-bearing deposits.....	0.37	0.42	57	1.54	1.19	66	1.32	0.97	78	0.45	0.51	43			
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		5.18			27.03			27.29			67.99				
Commercial and industrial loans	0.04	0.64	16		0.29		0.24	1.53	42	0.53	2.12	50			
Foreign governments and institutions		0			0			0			0				
Growth Rates															
Net loans and leases.....	-9.71	-2.40	39	53.01	22.48	85	0.06	7.24	40	23.50	21.19	75			
Total selected assets.....	-11.42	2.04	29	49.18	12.40	88	2.47	3.24	49	21.15	21.86	70			
Deposits	-35.10	3.46	13	-8.24	10.36	16	-50.38	5	19	-23.32	-0.77	24			

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0			-100.00
1–4 family residential loans.....		0	0	0	0			
Home equity lines.....		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			-100.00
Commercial and industrial loans.....		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Retained credit exposure.....		0	0	0	0			
1–4 family residential loans.....		0	0	0	0			
Home equity lines.....		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and industrial loans.....		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0			
Seller's interest carried as securities and loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
Asset-backed commercial paper conduits.....		42,850	42,850	17,700	17,500		0.00	109.00
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0			
Liquidity commitments provided to conduit structures		42,850	42,850	17,700	17,500		0.00	109.00
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0			
1–4 family residential loans.....		0	0	0	0			
Home equity lines.....		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and Industrial loans		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Asset-backed commercial paper conduits.....		0.02	0.03	0.01	0.01			
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0			
Liquidity commitments provided to conduit structures		0.02	0.03	0.01	0.01			
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans					
Home equity lines					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	1.11	1.45	1.96	2.25	
Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
					Percent Change
					1-Year 5-Year
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	
Home equity lines	0	0	0	0	
Credit card receivables.....	0	0	0	0	
Auto loans	0	0	0	0	
Commercial and industrial loans	0	0	0	0	
All other loans and leases.....	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	
Home equity lines	0	0	0	0	
Credit card receivables.....	0	0	0	0	
Auto loans	0	0	0	0	
Commercial and industrial loans	0	0	0	0	
All other loans and leases.....	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	
Home equity lines	0	0	0	0	
Credit card receivables.....	0	0	0	0	
Auto loans	0	0	0	0	
Commercial and industrial loans	0	0	0	0	
All other loans and leases.....	0	0	0	0	
Total net losses on securitized assets	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
		1-Year	5-Year					
Operating Income								
Income from bank subsidiaries	7,741	5,942	5,011	4,183			30.28	51.40
Dividends	0	0	0	0				
Interest	7,741	5,942	5,011	4,183			30.28	51.40
Management and service fees	0	0	0	0				
Other income	0	0	0	0				
Income from nonbank subsidiaries	6,498	15,718	18,302	15,926			-58.66	-30.67
Dividends	0	0	0	0				
Interest	6,498	15,718	18,302	15,926			-58.66	-30.67
Management and service fees	0	0	0	0				
Other income	0	0	0	0				
Income from subsidiary holding companies	1,286,077	2,156,024	1,890,833	2,343,526			-40.35	23.63
Dividends	1,285,000	2,155,000	1,890,000	2,343,000			-40.37	23.56
Interest	1,077	1,024	833	526			5.18	319.07
Management and service fees	0	0	0	0				
Other income	0	0	0	0				
Total income from subsidiaries	1,300,316	2,177,684	1,914,146	2,363,635			-40.29	23.28
Securities gains (losses)	3,787	172	0	0			2101.74	
Other operating income	-1,022	2,918	458	156				
Total operating income	1,303,081	2,180,774	1,914,604	2,363,791			-40.25	23.53
Operating Expenses								
Personnel expenses	2,591	3,939	36	48			-34.22	1638.93
Interest expense	263,638	264,880	210,399	175,816			-0.47	48.82
Other expenses	25,726	63,535	34,479	42,059			-59.51	17.78
Provision for loan and lease losses	0	0	0	0				
Total operating expenses	291,955	332,354	244,914	217,923			-12.16	46.60
Income (loss) before taxes	1,011,126	1,848,420	1,669,690	2,145,868			-45.30	18.16
Applicable income taxes (credit)	-64,698	-69,288	-48,804	-68,922				
Extraordinary items				0				
Income before undistributed income of subsidiaries	1,075,824	1,917,708	1,718,494	2,214,790			-43.90	16.40
Equity in undistributed income of subsidiaries	351,024	593,981	474,236	-20,481			-40.90	-55.47
Bank subsidiaries	0	0	0	0				
Nonbank subsidiaries	0	0	0	0				
Subsidiary holding companies	351,024	593,981	474,236	-20,481			-40.90	-55.47
Net income (loss)	1,426,848	2,511,689	2,192,730	2,194,309			-43.19	-16.68
Memoranda								
Bank net income	0	0	0	0				
Nonbank net income	0	0	0	0				
Subsidiary holding companies' net income	1,636,024	2,748,981	2,364,236	2,322,519			-40.49	-10.52

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016		Percent Change	
			% of Total Assets			1-Year	5-Year						
Assets													
Investment in bank subsidiaries		81,330	0.26	80,898	0.27	79,836	0.35	81,041				0.53	1.50
Common and preferred stock		0	0	0	0	0	0	0	0				
Excess cost over fair value		79,722	0.25	79,722	0.27	79,722	0.35	79,722				0.00	0.00
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0				
Other receivables		1,608	0.01	1,176	0	114	0	1,319				36.73	298.02
Investment in nonbank subsidiaries		313,577	0.98	411,470	1.39	545,896	2.42	816,604				-23.79	-67.25
Common and preferred stock		0	0	0	0	0	0	0	0				
Excess cost over fair value		0	0	0	0	0	0	0	0				
Loans, advances, notes, and bonds		313,576	0.98	411,470	1.39	543,067	2.40	815,266				-23.79	-67.25
Other receivables		1	0	0	0	2,829	0.01	1,338					
Investment in subsidiary holding companies		25,249,725	79.23	23,811,165	80.52	17,948,940	79.41	17,703,210				6.04	41.66
Common and preferred stock		25,213,799	79.12	23,778,618	80.41	17,920,599	79.29	17,675,122				6.04	41.66
Excess cost over fair value		0	0	0	0	0	0	0	0				
Loans, advances, notes, and bonds		35,926	0.11	32,547	0.11	28,341	0.13	28,088				10.38	44.49
Other receivables		0	0	0	0	0	0	0	0				
Assets Excluding Investment in Subsidiaries													
Net loans and leases		0	0	0	0	0	0	0	0				
Securities		0	0	0	0	0	0	0	0				
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0				
Cash and due from affiliated depository institution		5,697,869	17.88	4,841,196	16.37	3,762,281	16.65	3,573,006				17.70	47.76
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0				
Premises, furnishings, fixtures and equipment		1,378	0	1,424	0	1,466	0.01	1,519				-3.23	-15.15
Intangible assets		0	0	0	0	0	0	0	0				
Other assets		525,689	1.65	425,936	1.44	263,303	1.16	324,612				23.42	22.25
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0				
Total assets		31,869,568	100.00	29,572,089	100.00	22,601,722	100.00	22,499,992				7.77	37.67
Liabilities and Capital													
Deposits		0	0	0	0	0	0	0	0				
Securities sold (repos)		0	0	0	0	0	0	0	0				
Commercial paper		0	0	0	0	0	0	0	0				
Other borrowings 1 year or less		700,020	2.20	1,458,206	4.93	752,997	3.33	315,077				-51.99	-50.14
Borrowings with maturity over 1 year		5,329,956	16.72	4,331,642	14.65	3,189,405	14.11	2,791,222				23.05	154.30
Subordinated notes and debentures		2,181,036	6.84	2,080,882	7.04	1,985,578	8.79	2,555,922				4.81	-35.44
Other liabilities		546,092	1.71	497,666	1.68	421,970	1.87	461,370				9.73	26.71
Balance due to subsidiaries and related institutions		1,408	0	1,078	0	2,251	0.01	11,030				30.61	-4.28
Total liabilities		8,758,512	27.48	8,369,474	28.30	6,352,201	28.10	6,134,621				4.65	19.81
Equity Capital		23,111,056	72.52	21,202,615	71.70	16,249,521	71.90	16,365,371				9.00	45.91
Perpetual preferred stock (income surplus)		2,116,137	6.64	1,769,603	5.98	1,331,122	5.89	1,331,122				19.58	58.97
Common stock		2,051,042	6.44	2,051,042	6.94	2,051,042	9.07	2,051,042				0.00	0.00
Common surplus		3,635,222	11.41	3,598,730	12.17	2,871,390	12.70	2,790,142				1.01	36.36
Retained earnings		18,383,883	57.68	18,315,160	61.93	16,578,417	73.35	15,122,166				0.38	48.76
Accumulated other comprehensive income		2,600,571	8.16	1,192,002	4.03	-111,908	-0.50	72,561				118.17	1221.69
Other equity capital components		-5,675,799	-17.81	-5,723,922	-19.36	-6,470,542	-28.63	-5,001,662					
Total liabilities and equity capital		31,869,568	100.00	29,572,089	100.00	22,601,722	100.00	22,499,992				7.77	37.67
Memoranda													
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0				
Loans and advances from nonbank subsidiaries		0	0	0	0	0	0	0	0				
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	0				
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0				
Subordinated and long-term debt 1 year or less		1,408	0	1,078	0	2,251	0.01	515,597				30.61	-99.44
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0				

Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Profitability															
Net income / Average equity capital	6.33	7.29	34	12.63	9.68	82	13.63	10.40	85	13.23	7.61	91			
Bank net income / Average equity investment in banks	0	7.45	9	0	10.51	2	0	11.19	1	0	8.74	2			
Nonbank net income / Average equity investment in nonbanks		9.75			7.89			7.10				4.73			
Subsidiary HCs net income / Average equity investment in sub HCs	6.63	7.01	62	12.38	8.55	71	13.36	8.78	82	13.08	6.82	89			
Bank net income / Parent net income	0	88.16	5	0	82.22	7	0	82.56	8	0	80.64	7			
Nonbank net income / Parent net income	0	3.59	14	0	5.93	10	0	3.78	11	0	7.76	11			
Subsidiary holding companies' net income / Parent net income	114.66	68.34	85	109.45	74	88	107.82	72.48	92	105.84	82.97	81			
Leverage															
Total liabilities / Equity capital	37.90	20.06	81	39.47	20.43	80	39.09	20.88	80	37.49	19.94	82			
Total debt / Equity capital	35.53	14.41	83	37.12	14.31	81	36.48	14.69	81	34.60	13.95	83			
Total debt + notes payable to subs that issued TPS / Equity capital	35.53	16.67	82	37.12	16.36	81	36.48	17.10	81	34.60	16.10	82			
Total debt + Loans guaranteed for affiliate / Equity capital	35.53	14.68	83	37.12	14.56	81	36.48	15.14	81	34.60	14.35	83			
Total debt / Equity capital – excess over fair value	35.65	14.52	83	37.26	14.51	81	36.66	14.81	81	34.77	14.10	83			
Long-term debt / Equity capital	32.50	13.56	83	30.24	13.04	78	31.85	13.37	80	32.67	12.69	83			
Short-term debt / Equity capital	3.03	0.77	84	6.88	1.02	88	4.63	1.14	84	1.93	1.07	81			
Current portion of long-term debt / Equity capital	0.01	0.06	83	0.01	0.05	82	0.01	0.14	80	3.15	0.27	90			
Excess cost over fair value / Equity capital	0.34	0.08	88	0.38	0.12	86	0.49	0.12	89	0.49	0.17	87			
Long-term debt / Consolidated long-term debt	63.63	34.67	77	51.26	28.44	72	45.77	28.63	69	41.14	26.93	65			
Double Leverage															
Equity investment in subs / Equity capital	109.44	102.81	85	112.53	103.22	88	110.77	103.10	83	108.49	102.10	79			
Total investment in subs / Equity capital	110.96	110.16	74	114.63	111.07	79	114.31	112.48	70	113.66	111.30	74			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	1.53	0.47	86	1.06	0.36	80	0.80	0.35	74	0.63	0.52	63			
Equity investment in subs – equity cap / Net income-div (X)	4.02	1.82	85	1.54	1.22	67	1.08	1.22	59	0.83	2.64	31			
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	116.86	136.59	44	202.25	177.68	65	240.16	162.34	83	334.03	141.81	96			
Cash from ops + noncash items + op expense / Op expense + dividend	119.88	147.24	44	207.12	190.27	62	236.46	174.91	78	340.23	148.20	94			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	138.36	134.08	63	168.50	116.34	87	114.78	103.19	67	130.53	92.33	72			
Pretax operating income + interest expense / Interest expense	483.53	2,016.32	29	797.83	1,968.54	35	893.58	2,898.75	43	1,320.52	1,909.25	68			
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	483.53	1,539.23	28	796.63	1,632.83	35	893.58	1,369.37	43	1,320.52	1,547.94	68			
Dividends + interest from subsidiaries / Interest expense + dividends	113.30	150.43	37	207.68	210.80	58	243.89	188.90	75	343.79	172.51	88			
Fees + other income from subsidiaries / Salary + other expenses	0	13.95	31	0	16.52	30	0	16.08	33	0	16.39	30			
Net income / Current part of long-term debt + preferred dividends (X)	13.55	35.64	40	26.74	57.11	59	28.34	33.93	59	3.71	24.63	19			
Other Ratios															
Net assets that reprice within 1 year / Total assets	15.33	3.85	92	11.53	2.64	88	14.09	2.61	93	16.28	3.24	94			
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.10			0.04			0.24			0.10				
Nonaccrual		1.03			0.54			6.54			7.38				
Total		1.13			0.58			6.78			7.48				
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49			
To nonbank subsidiaries	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45			
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49			
Total	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45			
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.64	2.66	72	0.82	5.62	69	1.05	5.50	69	1.47	5.68	71			
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets	0.01	0.08	79	0.02	0.19	75	0.02	0.21	74	0.02	0.13	75			

Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	82.17	81.10	60	40.87	57.84	37	33.43	57.26	26	23.10	68.72	13			
Dividends declared / Net income	61.96	42.29	78	31.20	33.08	49	26.20	27.33	38	23.32	31.29	32			
Net income – dividends / Average equity.....	2.41	4.14	27	8.69	6.46	80	10.06	7.33	83	10.14	5.03	91			
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	132.17	7	0	178.13	9	0	157.73	9	0	130.71	8			
Dividends from nonbank subsidiaries	0	3.41	23	0	7.53	19	0	7.13	23	0	12.57	21			
Dividends from subsidiary holding companies.....	145.36	4.85	94	274.97	21.40	92	329.01	16.86	96	457.88	18.99	96			
Dividends from all subsidiaries	145.36	174.85	49	274.97	260.40	70	329.01	215.26	79	457.88	196.35	91			
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries		60.28			66.55			60.71			59				
Interest income from bank subsidiaries.....		0.36			0.54			0.52			0.76				
Management and service fees from bank subsidiaries		1.47			1.55			1.88			2.98				
Other income from bank subsidiaries.....		0			0			0			0.01				
Operating income from bank subsidiaries		62.88			69.36			63.43			62.82				
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		56.39			82.95			51.40			102.35				
Interest income from nonbank subsidiaries.....		7.38			20.25			18.56			8.11				
Management and service fees from nonbank subsidiaries		0.86			1.92			2.96			0.85				
Other income from nonbank subsidiaries.....		0.16			1.06			0.15			0.81				
Operating income from nonbank subsidiaries		79.84			150.41			99.33			165.35				
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	78.54	43.51	76	78.39	61.23	50	79.94	48.56	65	100.88	59.89	78			
Interest income from subsidiary holding companies	0.07	8.40	57	0.04	6.54	53	0.04	3.95	57	0.02	2.71	73			
Management and service fees from subsidiary holding companies.....	0	0.44	45	0	0.36	46	0	0.43	46	0	0.56	45			
Other income from subsidiary holding companies.....	0	0.01	45	0	0.29	44	0	0.01	48	0	0	47			
Operating income from subsidiary holding companies	78.61	55.20	66	78.43	76.49	46	79.98	61.19	61	100.90	64.33	73			
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	69.76	8	0	67.32	10	0	65.18	11	0	59.17	11			
Interest income from bank subsidiaries.....	0.59	0.63	73	0.27	0.80	63	0.26	0.92	67	0.18	0.94	57			
Management and service fees from bank subsidiaries	0	1.87	37	0	1.81	36	0	2.01	37	0	2.17	35			
Other income from bank subsidiaries.....	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44			
Operating income from bank subsidiaries	0.59	82.20	8	0.27	78.80	10	0.26	74.20	11	0.18	69.23	11			
Dividends from nonbank subsidiaries	0	1.95	23	0	2.65	19	0	2.57	23	0	2.65	23			
Interest income from nonbank subsidiaries.....	0.50	0.73	84	0.72	1.19	81	0.96	2.32	79	0.67	2.79	71			
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40			
Other income from nonbank subsidiaries.....	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42			
Operating income from nonbank subsidiaries	0.50	4.70	56	0.72	7.29	47	0.96	7.64	58	0.67	9.99	49			
Dividends from subsidiary holding companies.....	98.61	2.53	99	98.82	4.52	98	98.71	5.15	98	99.12	5.49	98			
Interest income from subsidiary holding companies	0.08	0.11	90	0.05	0.20	89	0.04	0.37	88	0.02	0.13	90			
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49			
Other income from subsidiary holding companies.....	0	0	49	0	0	48	0	0	49	0	0	49			
Operating income from subsidiary holding companies	98.70	4.56	96	98.87	6.08	95	98.76	6.79	97	99.14	6.46	97			
Loans and advances from subsidiaries / Short term debt.....	0	135.13	12	0	83.37	12	0	87.87	16	0	83.68	15			
Loans and advances from subsidiaries / Total debt	0	27.08	12	0	28.33	11	0	26.53	12	0	39.18	14			